



Spring Conference

New York, New York
2004

Session 21

**Mapping
Your Future**

meteor

A Collaborative Default Aversion Initiative

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Pamela Roda-Kline



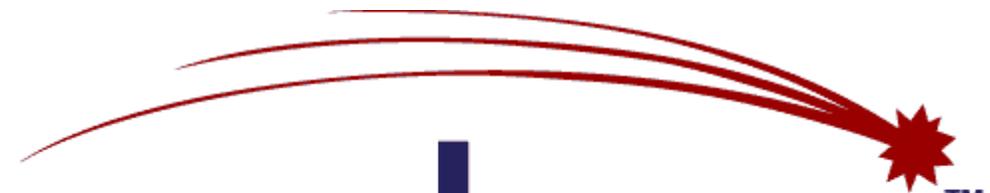
What is Mapping Your Future?

- Debuted in 1996
- Leverage the Internet to provide free services
- Collaboration among guaranty agencies
- Eliminate lines in financial aid offices, free up financial aid office staff



What is Meteor?

- Web-based universal access channel for financial aid information
- Aggregated information to assist the FAP with counseling borrowers and with the aid process in general
- Aggregated information to provide the Borrower with information about his or her student aid
- Collaborative effort
- A gift to schools and borrowers

The logo graphic consists of three curved, parallel lines in a dark red color, arching from the left towards the right. At the end of these lines on the right is a red, multi-pointed starburst or meteor tail.

meteorTM

Overview



How Meteor Works

- Central Registry
- Access Providers
- Data Providers
- Index Providers



How does Meteor Work?

Meteor uses the concepts of **Access Providers, Data Providers and Index Providers.**

- A Meteor **Access Provider** allows inquirers to obtain information through its web site by hosting a copy of the Meteor software, which generates the request to the Data Providers for the borrower's information.
- **Access providers can be Schools, Guarantors, Lenders, Servicers, or Secondary Markets.**



How does Meteor Work?

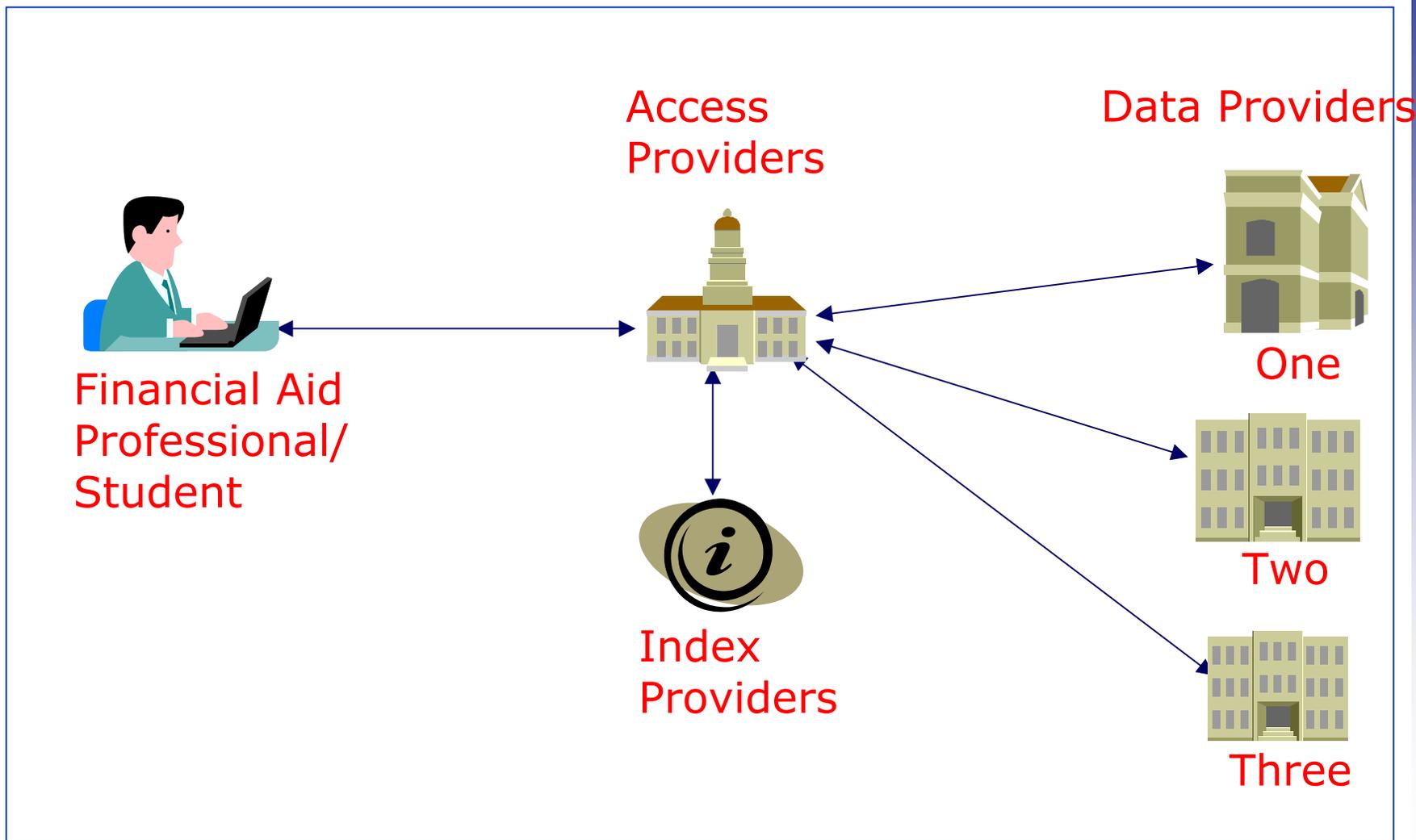
- A Meteor **Data Provider** hosts a copy of the Meteor software that enables them to respond to the Access Provider's request for information, supplying data from their system.
- **Data Providers are typically Lenders, Servicers, Guarantors, and Secondary Markets.**
- In the future, the Dept. of ED, State Grant authorities, Schools, and others could become Data Providers.



How does Meteor Work?

- A **Meteor Index Provider** is used to identify the location(s) of the requested student/borrower information.
- The current Meteor Index Provider is the **National Student Clearinghouse**
- In the future, other indices will be added based on the type of data to be incorporated into the network.

The Meteor Process





National Student Loan Clearinghouse as Meteor Index

- 100% of FFELP guarantee volume
 - Borrower accounts for over 70 lenders/servicers
 - Over 13.2 million FFELP servicer accounts
 - 100% of Direct Loan Program accounts (Over 5.6 million)
- Over 1.6 million Perkins/Private/Alternative Loan servicer accounts (including some managed by schools themselves)



Meteor's Foundation Principles

- Open Source
- Open Collaboration
- Freely Available
- Controlled Participation Network



The Current State of Meteor Affairs

- Threat Analysis Results
- Meteor Version 1.0 public code implemented August 30, 2002
- Meteor Version 3.0 public code implemented March 1, 2004



The Current State of Meteor Affairs

- Currently over 64% of total FFELP loan guarantee information available through the network
- Statistics for servicing data are currently being compiled



Current Data Providers

- AES/PHEAA
- Arkansas
- Connecticut
- EAC
- Florida
- Guarantec
- Georgia
- Great Lakes
- Illinois (Default Information)
- Kentucky
- Louisiana
- Maine
- Michigan
- Montana
- NELA
- New Hampshire
- New Mexico
- North Dakota
- NSLP
- Tennessee
- Texas
- Oklahoma
- Rhode Island
- Sallie Mae
- USAF



Current Access Providers

- AES
- Connecticut
- Education Assistance Corp
- Florida
- Great Lakes Higher Education
- Guarantec
- Illinois Student Assistance Commission
- Kentucky
- Montana
- NELA
- New Hampshire
- Rhode Island
- Sallie Mae
- TGSLC



Meteor Support

- Meteor User Support
 - Users should contact the source of the data being viewed (Data Provider)
- Meteor Technical Help Desk Support
 - Available to Access Providers, Data Providers and Index Providers
 - Level One – Provided by The National Student Clearinghouse
 - Level Two – Provided by Priority Technologies, Inc.



Meteor's Relationship to Other Industry Initiatives

- Mapping Your Future
 - Actively working to incorporate Meteor data into Online Student Loan Counseling
- ELM Resources
 - ELM has been invited to act as a Meteor Index Provider
- National Student Clearinghouse
 - Acts as a Meteor Index Provider
 - Assists in testing with new Meteor Participants
- FSA
 - Is reviewing the Meteor architecture as part of their overall data strategy



Authentication

Authentication (verb): The act of confirming a person's unique identity.



Authentication

- No central authentication process
- Utilizes transitive trust model
- Each Access Provider uses their existing authentication model (single sign-on)
- Level of trust assigned at registration



Building Trust and Integrity

- The Meteor Advisory Team sought input and expertise regarding privacy and security from the sponsoring organizations and the NCHELP Legal Committee.
- Analysis was provided in relation to Graham Leach Bliley Act (GLBA) and individual state privacy laws.
- The analysis revealed that Meteor complied with the GLBA and known state privacy provisions.

Standards



Meteor Standards

- Business messaging using XML
 - Collaboration with the PESC XML Forum for Education

 - Consistent with the Department of Education's Common Record and the current NCHELP CommonLine re-engineering XML initiative, CommonRecord:CommonLine



Standards and Their Implementation

FSA

Meteor

UML

✓

XML

✓

Java

✓

SOAP

✓

UDDI

Planned

SAML

✓

Benefits



Benefits for FAPs & Student Inquirers

- Consolidates information from all Data Providers, eliminating multiple access methodologies and passwords
- One stop source for discovery of student loan information – Great for default aversion by school FAP and Borrower.
- Promotes early awareness of total debt (and delinquency once in repayment)



Benefits for FAPs & Student Inquirers

- Information is retrieved in real time assuring that it is current and accurate
- Goal is to provide access to all forms of aid through Meteor
- School-issued ID & Password can be used to access Meteor
- Referring students to Meteor can free FAPs from answering routine questions



Benefits for School Access Providers

- Enhances service to students and staff
- Keeps inquirers on school's own site using existing authentication methods
- Can be customized to school look and feel and integrated with existing web capabilities
- Provides a low-risk pathway to state of the art technology and open standards
- Software components and ongoing enhancements are provided free of charge

Release 3.0 Enhancements



Enhancements

- Allow student/borrower access
- Incorporate additional data elements
 - Details on fees outstanding
 - Cancellation information
 - Deferment and Forbearance history
- The “Super Screen”
- NSC Loan locator is used to display the location of the borrower’s loans



Enhancements

- Further develop the borrower-based transitive trust authentication model – single sign-on Automated software version management
- Access Provider Customer Service Role
- Enhancing the Meteor registry
- Creation of additional statistical reports

Future Enhancements



Additional Types of Aid

- Additional In-process Loan Data
- Additional Private Loans
- State Grants and Scholarships
- State Tuition Assistance and 529 Plans

Meteor Screens

FAA Screens

Student SSN:

[Click Here](#) to see a list of all current Data Providers.

By submitting this inquiry to the Meteor Network, you are certifying that you are either (1) an individual requesting information only on student loans for which you are the borrower, (2) a financial aid professional (or are acting on behalf of a financial aid professional) with authority from your institution to view information on the Meteor Network, and that the information you access relates only to a student applicant, a current student, or a former student of the educational institution on whose behalf you are working; (3) an authorized employee of a lender requesting information only on student loans owned by the lender; (4) an authorized employee of a guaranty agency requesting information only on student loans guaranteed by the guaranty agency; or (5) an authorized employee of a loan servicer requesting information only on student loans which are serviced by the loan servicer. Use of the Meteor Network in violation of this certification constitutes misrepresentation and will be considered a fraudulent act. In all cases, by submitting this inquiry to the Meteor Network, you are acknowledging that the information displayed to you relates to student loans provided by participant(s) in the Meteor Network that is associated with the social security number you provided and that other student loans may exist which are held by other entities and that timeliness and accuracy of the information is the responsibility of the individual data provider.

Data Provider List

Connecticut Student Loan Foundation
Great Lakes Higher Education Guaranty Corporation
Texas Guaranteed Student Loan Corporation
Student Loans of North Dakota
SallieMae
KHEAA
Education Assistance Corporation
AES Guaranty
AES Graduate Services
AES Servicing
Illinois Student Assistance Commission
Student Loan Guarantee Foundation of Arkansas
Louisiana Office of Student Financial Assistance
Finance Authority of Maine
Michigan Guaranty Agency
New Mexico Student Loan Guarantee Corporation
Northwest Education Loan Association
Oklahoma State Regents for Higher Education
Rhode Island Higher Education Assistance Authority
United Student Aid Funds
Office of Student Financial Assistance
Connecticut Student Loan Foundation
Georgia Higher Education Assistance Corp
Montana Guaranteed Student Loan Program



Award Summary

Student Name: **Susie S. Student** • 402-45-9999

[Award Summary](#) | [Repayment Summary](#) | [Loan Default Status](#) | [Enter New SSN](#)

[Printer Friendly Version](#) | [Help](#)

Award Information

#	Borrower's Name	Loan Status	Award Type	Award Amount	Begin Date	End Date	School	Lender	Servicer	Guarantor
1	Bob Q Borrower	In Repayment	FFELPLUS	\$6,000.00	2000-08-20	2001-05-21	My University	My Lender	My Loan Servicer	My Guarantor *
2	Susie S Student	In Repayment	FFELSub	\$3,000.00	2000-08-20	2001-05-21	My University	My Lender	My Loan Servicer	My Guarantor *

* Denotes source of data.

If you require additional information regarding the loan that you are viewing, please contact the source of the data.

Messages

[Lending For You](#)

Please check your account on-line at www.myaccount.net.

D-004 One or more Data Providers were unable to respond



Entity Details

Student Name: Susie S. Student • 402-45-9999

[Award Summary](#) | [Repayment Summary](#) | [Loan Default Status](#) | [Enter New SSN](#)

[Help](#)

Entity Details

My Guarantor (ID: 444)
Primary Phone: 919-999-1111
Address: 16 Federally Insured Drive
Maui, HI 98989

Email: myinsurer@myguarantor.org
Web: myguarantor.org



Award Details

Student Name: Susie S. Student • 402-45-9999

[Award Summary](#) | [Award Details](#) | [Disbursements](#) | [References](#) | [Repayment Summary](#) | [Loan Default Status](#) | [Consolidated View](#) | [Enter New SSN](#)

[Help](#)

Borrower Information

Permanent Address: 432 Main Street
Midway, MO 64666

Primary Phone: 5014568765

E-mail Address: susie_student@myuniversity.edu

Address Validated: Yes

Drivers License: 666777888999

Driver's License State: MO

Award Details

Data Provider Type: Guaranty Agency

Award Type: FFELSub

CommonLine ID: 09876543210987654

Award Amount: \$3,000.00

Cancelled Amount:

Award Begin Date: 2000-08-20

Award End Date: 2001-05-21

Guaranteed Date: 2000-08-13

Graduation Date: 2002-05-15

Repayment Begin Date:

Grade Level: 4

Award Status: In Repayment

Award Status Date: 2002-11-19

E-Signature: Yes

Student Name: Terry H. SwissCheese • 609-55-3609

[Award Summary](#) | [Award Details](#) | [Disbursements](#) | [References](#) | [Repayment Summary](#) | [Claim and Default Details](#) | [Consolidated View](#) | [Enter New SSN](#)

[Help](#)

Award Information

Award Type	Award Amount	Begin Date	End Date	School	Lender	Servicer	Guarantor
FFELSub	\$4,000.00	1988-08-20	1989-05-21	Learning For You *	Lending For You	Servicing For You	Little GA

Disbursements

Sequence Number: 1
 Scheduled Disbursement Date: 1988-08-20
 Actual Disbursement Date: 1988-08-21
 Net Amount: \$1,280.00
 Status: Disbursed
 Status Date: 1988-08-21

Disbursement on Hold:

Sequence Number: 2
 Scheduled Disbursement Date: 1988-10-20
 Actual Disbursement Date: 1988-10-20
 Net Amount: \$1,280.00
 Status: Disbursed
 Status Date: 1988-10-20

Disbursement on Hold:

Sequence Number: 3
 Scheduled Disbursement Date: 1988-12-22
 Actual Disbursement Date:
 Net Amount: \$1,280.00
 Status: Approved
 Status Date: 1988-07-22

Disbursement on Hold:

* Denotes source of data.

If you require additional information regarding the loan that you are viewing, please contact the source of the data.



Repayment Summary

Borrower Name: Larry D. Lobster • 123-45-6789

[Award Summary](#) | [Repayment Summary](#) | [Loan Default Status](#) | [Enter New SSN](#)

[Help](#)

This entire section will be repeated for each data provider

Award Information

#	Loan Status	Award Type	Begin Date	End Date	Data Provider	Data Provider Type
1	Repayment	FFELP Sub	08/20/1981	05/21/1982	NELA	Guarantor
2	Repaymentt	FFELP Unsub	08/20/1981	05/21/1982	NELA	Guarantor
3	Deferment	FFELP Sub	10/02/1982	01/12/1983	NELA	Guarantor

Repayment Information

Repayment Plan	Repayment Start Date	Next Payment Due	Amount Due
Standard	11/20/1989	03/15/2003	\$145.22
Grand Total Original Account Balance:			\$8774.00
Grand Total Outstanding Account Balance:			\$3560.47
Grand Total Other Fees Currently Outstanding			\$689.72

Borrower Name: **Susie S. Student** • 402-45-9999

[Award Summary](#) | [Repayment Summary](#) | [Loan Default Status](#) | [Consolidated View](#) | [Enter New SSN](#)

[Help](#)

Repayment Details

Loan Status	Award Type	Begin Date	End Date	Data Provider	Data Provider Type
In Repayment	FFELSub	2000-08-20	2001-05-21	Lending For You	Lender Originator

Original Account Balance: \$3,000.00	Current Interest Rate: 6.50%
Capitalized Interest: \$0.00	Payment Plan: Standard
Accrued Interest: \$4,987.65	Payment Begin Date: 2002-06-15
Most Recent Payment : \$423.45	Next Payment Due: \$423.45
Other Fees Outstanding : \$312.78	Next Payment Due Date: 2003-08-22
Outstanding Account Balance: *\$2,893.22	Account Balance Date: 2003-07-01

* Please note: This is not a Payoff Amount.
 In order to obtain a Payoff Amount, please
 Contact your Loan Servicer identified at the
 Bottom of this screen.

Most Recent Deferment/Waiver/Forbearance

Type: Discretionary: Financial Difficulties	Begin Date: 2002-11-15	End Date: 2003-03-13
---	------------------------	----------------------

Send Payments To:

My Guarantor (ID: 444)
 Primary Phone: 919-999-1111
 Address: 16 Federally Insured Drive
 Maui, HI 98989

Email: myinsurer@myguarantor.org
 Web: myguarantor.org

If you require additional information regarding the loan that you are viewing, please contact the source of the data.



Most Recent Payments

Borrower Name: Susie S. Student • 402.45.9999

[Back](#)

[Help](#)

Most Recent Payments / Deferments / Forbearances

Payment Amount	Payment Date	
Deferment / Forbearance Name	Begin Date	End Date
Discretionary: Financial Difficulties	2002-11-15	2003-03-13
\$423.45	2003-04-01	
\$423.45	2003-05-01	
\$423.45	2003-06-01	
\$423.45	2003-07-01	



Fees Details

Borrower Name: Susie S. Student • 402-45-9999

[Back](#)

[Help](#)

Fee Information

	Fee Amount	Fee Date
Late Fee:	\$43.34	2003-06-23
Other Fees:	\$422.00	2003-05-31
Servicing Fees:	\$16.99	2003-02-14
Collection Costs:	\$252.45	2002-12-15



Claim and Default Details

Student Name: Susie S. Student • 402-45-8888

[Award Summary](#) | [Repayment Summary](#) | [Claim and Default Details](#) | [Enter New SSN](#)

[Help](#)

Lending For You (ID: 708569)

Default	Satis. Payment Arrangements	Eligibility Reinstated	Reinstated Date	Default Aversion Requested	Requested Date	Claim Filed	Claim Filed Date	Claim Paid	Claim Paid Date
Yes	Yes	Yes	2002-11-15	Yes	2002-09-20	Yes	2002-10-01	Yes	2002-10-15

My Guarantor (ID: 444)
Primary Phone: 919-999-1111
Address: 16 Federally Insured Drive
Maui, HI 98989

Email: myinsurer@myguarantor.org
Web: myguarantor.org



Consolidated View

Student Name: Susie S. Student • 402-45-9999

[Award Summary](#) | [Repayment Summary](#) | [Loan Default Status](#) | [Reset View](#) | [Enter New SSN](#)

[Help](#)

Award Summary	Guarantor My Guarantor <input checked="" type="checkbox"/>	Lender My Lender <input checked="" type="checkbox"/>
Award Type	FFELSub	FFELSub
Award Status	In Repayment	In Repayment
Award Status Date	2002-11-19	2002-11-19
Award Amount	\$3,000.00	\$3,000.00

<input checked="" type="checkbox"/> Award Detail	Guarantor My Guarantor	Lender My Lender
Entity Address	16 Federally Insured Drive Maui, HI 98989	622 Lending Street Wilmington, DE 95959
Entity Phone	919-999-1111	666-444-2222
CommonLine ID	09876543210987654	09876543210987654
Grad Date	2002-05-15	2002-05-15
Award Type	FFELSub	FFELSub
Award Amount	\$3,000.00	\$3,000.00
Cancelled Amount	???	???
Repaid Principal	???	???
Capitalized Int.	???	???
Award Begin Date	2000-08-20	2000-08-20
Award End Date	2001-05-21	2001-05-21
Grade Level	4	4
MPN	Yes	Yes
E-Signature	Yes	Yes
Guaranteed Date	2000-08-13	2000-08-13

<input checked="" type="checkbox"/> Disbursement Detail	Guarantor My Guarantor	Lender My Lender
---	---------------------------	---------------------

Award End Date	2001-05-21	2001-05-21
Grade Level	4	4
MPN	Yes	Yes
E-Signature	Yes	Yes
Guaranteed Date	2000-08-13	2000-08-13

 Disbursement Detail	Guarantor My Guarantor	Lender My Lender
Entity Address	16 Federally Insured Drive Maui, HI 98989	622 Lending Street Wilmington, DE 95959
Entity Phone	919-999-1111	666-444-2222
CommonLine ID	09876543210987654	09876543210987654
Disbursement 1		
Scheduled Date	2000-07-15	2000-08-21
Actual Date		2000-08-21
Net Amount	\$1,500.00	\$1,440.00
Hold Release Indicator	H	R
Disbursement 2		
Scheduled Date	2001-01-15	2001-01-15
Actual Date		2001-01-15
Net Amount	\$1,500.00	\$1,440.00
Hold Release Indicator	H	R

 Repayment Detail	Guarantor My Guarantor	Lender My Lender
--	---------------------------	---------------------

 Reference Detail	Guarantor My Guarantor	Lender My Lender
--	---------------------------	---------------------

 Most Recent Defer/Wvr/Forb	Guarantor My Guarantor	Lender My Lender
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 Default Detail	Guarantor My Guarantor	Lender My Lender
--	---------------------------	---------------------

Student/Borrower Screens

By submitting this inquiry to the Meteor Network, you are certifying that you are either (1) an individual requesting information only on student loans for which you are the borrower, (2) a financial aid professional (or are acting on behalf of a financial aid professional) with authority from your institution to view information on the Meteor Network, and that the information you access relates only to a student applicant, a current student, or a former student of the educational institution on whose behalf you are working; (3) an authorized employee of a lender requesting information only on student loans owned by the lender; (4) an authorized employee of a guaranty agency requesting information only on student loans guaranteed by the guaranty agency; or (5) an authorized employee of a loan servicer requesting information only on student loans which are serviced by the loan servicer. Use of the Meteor Network in violation of this certification constitutes misrepresentation and will be considered a fraudulent act. In all cases, by submitting this inquiry to the Meteor Network, you are acknowledging that the information displayed to you relates to student loans provided by participant(s) in the Meteor Network that is associated with the social security number you provided and that other student loans may exist which are held by other entities and that timeliness and accuracy of the information is the responsibility of the individual data provider.

[Click Here to continue.](#)

[Click Here](#) to see a list of all current Data Providers.

Borrower Name: Susie S. Student

[Award Summary](#) | [Repayment Summary](#) | [Loan Default Status](#)

[Help](#)

Award Information

#	Student's Name	Loan Status	Award Type	Award Amount	Begin Date	End Date	School	Lender	Servicer	Guarantor
1	Susie S Student	In Repayment	FFELSub	\$3,000.00	2000-08-20	2001-05-21	My University	My Lender *	My Loan Servicer	My Guarantor
2	Susie S Student	In Repayment	FFELPLUS	\$6,000.00	2000-08-20	2001-05-21	My University	My Lender *	My Loan Servicer	My Guarantor

* Denotes source of data.

If you require additional information regarding the loan that you are viewing, please contact the source of the data.

Messages

CSLE	Invalid Authentication credentials received by Data Provider
Lending For You	Please check your account on-line at www.myaccount.net .
Office Of Student Financial Assistance/Florida	Invalid Authentication credentials received by Data Provider
Foundation for Educational Services	Invalid Authentication credentials received by Data Provider
	D-004 One or more Data Providers were unable to respond



Award Details

Borrower Name: Susie S. Student

[Award Summary](#) | [Award Details](#) | [Disbursements](#) | [References](#) | [Repayment Summary](#) | [Loan Default Status](#)

[Help](#)

Student Name

Susie S StudentSusie S Student

Borrower Information

Permanent Address: 432 Main Street
Midway, MO 64666

Primary Phone: 5014568765

E-mail Address: susie_student@myuniversity.edu

Drivers License: 666777888999

Driver's License State: MO

Award Details

Data Provider Type: Lender Originator

Award Type: FFELSub

Award Amount: \$3,000.00

Cancelled Amount:

Award Begin Date: 2000-08-20

Award End Date: 2001-05-21

Guaranteed Date: 2000-08-13

Graduation Date: 2002-05-15

Repayment Begin Date: 2002-06-15

Grade Level: 4

Award Status: In Repayment

Award Status Date: 2002-11-19

E-Signature: Yes



Entity Details

Borrower Name: Susie S. Student

[Award Summary](#) | [Repayment Summary](#) | [Loan Default Status](#)

[Help](#)

Entity Details

My Lender (ID: 700900)
Primary Phone: 666-444-2222
Address: 622 Lending Street
Wilmington, DE 95959

Email: mycontact@mylender.com
Web: mylender.com

Borrower Name: Susie S. Student

[Award Summary](#) | [Award Details](#) | [Disbursements](#) | [References](#) | [Repayment Summary](#) | [Claim and Default Details](#)

[Help](#)

Award Information

Award Type	Award Amount	Begin Date	End Date	School	Lender	Servicer	Guarantor
FFELSub	\$3,000.00	2000-08-20	2001-05-21	My University	My Lender *	My Loan Servicer	My Guarantor

Disbursements

Sequence Number: 1
 Scheduled Disbursement 2000-08-21
 Date:
 Actual Disbursement Date: 2000-08-21
 Net Amount: \$1,440.00
 Status: Disbursed
 Status Date: 2000-08-22
 Disbursement on Hold: Release

Sequence Number: 2
 Scheduled Disbursement 2001-01-15
 Date:
 Actual Disbursement Date: 2001-01-15
 Net Amount: \$1,440.00
 Status: Disbursed
 Status Date: 2001-02-22
 Disbursement on Hold: Release

* Denotes source of data.

If you require additional information regarding the loan that you are viewing, please contact the source of the data.



References

Borrower Name: Susie S. Student

[Award Summary](#) | [Award Details](#) | [Disbursements](#) | [References](#) | [Repayment Summary](#) | [Loan Default Status](#)

[Help](#)

References

Father O Student
Primary Phone: 501-888-9999
Address: 432 Main Street
Midway, MO 64666
Email: myfather@work.com



Repayment Summary

Borrower Name: Susie S. Student

[Award Summary](#) | [Repayment Summary](#) | [Loan Default Status](#)

[Help](#)

Award Information

#	Loan Status	Award Type	Begin Date	End Date	Data Provider	Data Provider Type
1	In Repayment	FFELSub	2000-08-20	2001-05-21	Lending For You	Lender Originator
2	In Repayment	FFELPLUS	2000-08-20	2001-05-21	Lending For You	Lender Originator

Repayment Information

Repayment Plan	Repayment Starting Date	Next Payment Due	Amount Due
----------------	-------------------------	------------------	------------

Grand Total Original Account Balance:	\$9,000.00
Grand Total Outstanding Account Balance:	\$5,786.44
Grand Total Other Fees Currently Outstanding:	\$43.34



Repayment Details

Borrower Name: Susie S. Student

[Award Summary](#) | [Repayment Summary](#) | [Loan Default Status](#)

[Help](#)

Repayment Details

Loan Status	Award Type	Begin Date	End Date	Data Provider	Data Provider Type
In Repayment	FFELSub	2000-08-20	2001-05-21	Lending For You	Lender Originator

Original Account Balance: \$3,000.00	Current Interest Rate: 6.50%
Capitalized Interest: \$0.00	Payment Plan: Standard
Accrued Interest: \$4,987.65	Payment Begin Date: 2002-06-15
Most Recent Payment : \$423.45	Next Payment Due: \$423.45
Other Fees Outstanding : \$312.78	Next Payment Due Date: 2003-08-22
Outstanding Account Balance: *\$2,893.22	Account Balance Date: 2003-07-01

* Please note: This is not a Payoff Amount.
In order to obtain a Payoff Amount, please
Contact your Loan Servicer identified at the
Bottom of this screen.

Most Recent Deferment/Waiver/Forbearance

Type: Discretionary: Financial Difficulties	Begin Date: 2002-11-15	End Date: 2003-03-13
---	------------------------	----------------------

Send Payments To:

My Guarantor (ID: 444)
Primary Phone: 919-999-1111
Address: 16 Federally Insured Drive
Maui, HI 98989

Email: myinsurer@myguarantor.org
Web: myguarantor.org

If you require additional information regarding the loan that you are viewing, please contact the source of the data.



Claim and Default Details

Borrower Name: **Susie S. Student**

[Award Summary](#) | [Repayment Summary](#) | Claim and Default Details

[Help](#)

Lending For You (ID: 708569)

Default	Satis. Payment Arrangements	Eligibility Reinstated	Reinstated Date	Claim Paid Date
Yes	Yes	Yes	2002-11-15	2002-10-15

My Guarantor (ID: 444)
Primary Phone: 919-999-1111
Address: 16 Federally Insured Drive
Maui, HI 98989

Email: myinsurer@myguarantor.org
Web: myguarantor.org



Opportunity Knocks

- Meteor implementation should be viewed as an opportunity to enhance customer service
- Customers are demanding more real-time access to information via the web
- Access Providers view Meteor as a tool to enhance their services
 - School Portals
 - Financial Aid Management Vendors
 - Mapping Your Future / Guarantors / Lenders

The logo features the text "Mapping Your Future" in a bold, dark blue font. A yellow swoosh underline starts under the "M" and curves under "Your Future". Below the main text is the website address "mapping-your-future.org" in a smaller, dark blue font.

Mapping Your Future

mapping-your-future.org

Overview



Mapping Your Future's Mission

MYF's mission is to enable individuals to achieve life-long success by empowering schools, students, and families with free, web-based college, financial aid, career, and financial literacy information and services.



Mapping Your Future Sponsors

- AES
- ASA
- CSLP
- CSLF
- CSAC
- EAC
- ECMC
- FAME
- Florida OSFA
- GSFC
- GLHEC
- ISAC
- ICSAC
- KHEAA
- Louisiana OSFA
- MHEAA
- MDHE
- MGSLP
- NSLP
- NHHEAF
- HESAA
- NMSLCG
- HESC
- NCSEAA
- NELA
- OGSLP
- OSAC
- RIHEAA
- SCSLC
- SLGFA
- SLND
- TSAC
- TG
- USA Funds
- UHEAA
- VSAC



Mapping Your Future Friends

- AmSouth Bank
- Bank of America
- Bank One
- Chase
- Citibank
- COSTEP
- Educaid
- IDAPP
- ISM
- Key Bank
- Nelnet
- NMEAF
- PPHEA
- PTI
- SallieMae
- SSSC
- SLFA
- SLFC
- SunTrust
- TCF
- U.S. Bank
- WAMU
- Wells Fargo
- WSLC



Collaboration Discussion

Mapping Your Future and Meteor are collaborative projects of the financial aid industry, both with primary missions of serving schools, students, and families. Sponsors and volunteers of both organizations have expressed an interest in collaboration between the two groups.



Benefits and Rewards of Collaboration

- Economies of scale by leveraging of Internet investment of partners
- Sharing diverse education and experience
- Sharing technological expertise to solve common problems
- Encourages innovation and initiative



Benefits and Rewards of Collaboration

- Enhanced vision of the industry environment, direction, and requirements
- Better services for customers
- Expanded promotional and public relations opportunities



Benefits of Joint Projects

- Cost and resource efficiencies for both organizations and sponsoring organizations
- Better coordination of industry efforts between two organizations
- Strengthens Meteor and Mapping Your Future's ability to provide financial aid information and services



Online Student Loan Counseling

- Free public service sponsored by guaranty agencies.
- No requirements to use a specific guaranty agency or lender to participate
- Customized school-specific information
- Accurate and up-to-date counseling information.
- Current options and future enhancements for the electronic transfer of data.



Default Prevention

- Actively involves students in counseling, helping them understand loan obligations
- Enables school staff to spend more time with students who need personal assistance
- More accurate and up-to-date information to guarantors through collaboration



Spring Conference

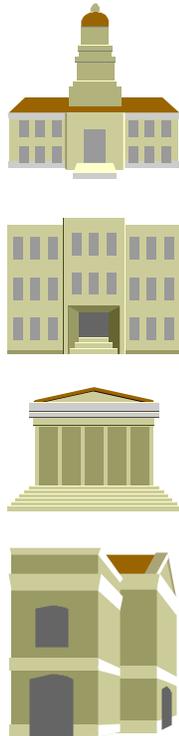
New York, New York
2004

Displaying Meteor Data in Mapping Your Future's Online Student Loan Counseling

Option 1: Student Authenticates Before MYF

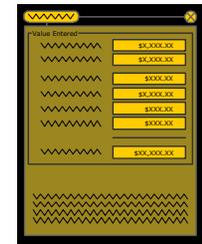


Student chooses school or other authentication provide



**Mapping
Your Future**

Student links to MYF; authentication carried forward



Meteor data displays in OSLC

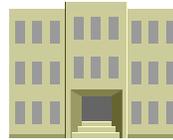
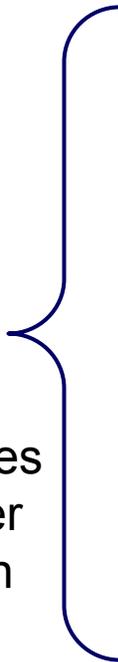
Option 2: MYF Refers Student for Authentication



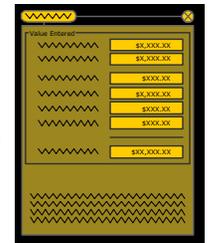
Student goes to MYF



Student chooses school or other authentication provider



Authentication carried forward



Meteor data displays in OSLC



The Process: Student Completes OSLC

- Select location and school
- Reads text
and answers questions
- Completes first part of student form



The Process: Student Completes OSLC

- Meteor data, if available, displays next to calculator so student can enter total
- School required to provide average indebtedness or actual indebtedness



The Process: Student Completes OSLC

**Mapping
Your Future**

Repayment Calculator

Number of Monthly Payments	<input type="text" value="120"/>
Simple Interest Rate	<input type="text" value="8.25"/>
Principal Amount of Loan	<input type="text" value="\$"/>
Your Monthly Payment Will Be	<input type="text" value="\$"/>
Your Total Interest Cost Will Be	<input type="text" value="\$"/>
Minimum annual salary to handle these payments:	<input type="text" value="\$"/>
<input type="button" value="Compute Payment and Cost"/>	
<input type="button" value="Reset"/>	



Meteor Data

JoEllen Student

Loan	Balance	Ln. Period	School	Guarantor	Lender	
Sub	\$2,701	9/01 – 5/02		ABC Schl	XYZ Gtr	123 Ldr*
Sub	\$2,653	9/02 – 5/03		ABC Schl	XYZ Gtr	123 Ldr*
*Source: XYZ Gtr						
Sub	\$3,500	9/05 – 5/06		Grad Schl	AZ Gtr	\$Guy*
Unsub	\$5,000	9/05 – 5/06		Grad Schl	AZ Gtr	\$Guy*
*Source: AZ Gtr						
Total	\$14,354					



The Process: Student Completes OSLC

- Complete second portion of student form
- Submit form



The Process: Student Completes OSLC

- Receive confirmation number
- Option to view Meteor data again



The Process: Student Completes OSLC

Confirmation Page

This page confirms that you have completed your online student loan counseling session and the school you have selected will be notified. It is important that you [Print This Page](#) for your records or make a note of your confirmation number.

Confirmation # **SX3596554**

Borrower's Information:

Full Name (Last, First MI):	c, c
Test Date:	03/01/2004
Counseling Type:	Stafford Exit Counseling
School:	MYF Sample School

Rights and Responsibilities

Click on the [Exit Now](#) button below to exit Online Student Loan Counseling.

Click [here](#) to display your detailed loan information.



Meteor Data for Display

- Student name
- Loan type
- Loan balance
- Loan period (begin and end date)
- School name
- Lender
- Guarantor
- Total (guaranteed amount and loan balance)



Spring Conference

**New York, New York
2004**

Possible Future Collaboration



Comparison Calculators

- MYF developing two calculators
 - Demonstrate effects of various repayment plans
 - Demonstrate interest capitalization
- Pre-fill or display Meteor data for entry into calculators



Your Ideas

- How can Mapping Your Future and Meteor help you serve your students?



Contact Information

We appreciate your feedback and comments. We can be reached:

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